



NEWS RELEASE

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Make your military health benefit work for you: Check your coverage

All this month, we're providing information for those new to the European theater or who have recently had a change in their family—such as a move or a new baby—about keeping their military health benefit up to date. Last week, we discussed Step 1: Verify Eligibility by ensuring your DEERS information is updated (see www.tricare.osd.mil/DEERS for details). This week, we'll tell you how to make sure you have the coverage your family needs.

Step 2: Check Your Coverage

In Europe, active-duty family members have two options for medical care: TRICARE Prime and TRICARE Standard.

Most active-duty families choose TRICARE Prime, which offers no out-of-pocket costs for covered services, a Primary Care Manager and priority access to military medical facilities. Enrollment is required.

TRICARE Standard covers all retirees and is an option for active-duty family members who want more freedom to choose providers. Costs include deductibles (money you pay before TRICARE benefits take effect) and cost shares (a percentage of medical bills which you are responsible for paying). Though costs are higher than TRICARE Prime, they are still significantly lower than most civilian health plans.

How to Enroll

To enroll in TRICARE Prime, active-duty families should contact their local TRICARE Service Center (go to www.europe.tricare.osd.mil and click “TRICARE Service Centers”).

Retirees under age 65 and active-duty families who choose TRICARE Standard do not need to enroll, but it is still a good idea to contact your TRICARE Service Center to verify that you are in the system correctly. Retirees who are 65 or older must enroll in Medicare Part B to be eligible for TRICARE for Life. Your TRICARE Service Center can provide information on how to do this.

There are a variety of special programs for Reserve component members, and their families, who are on active duty or who have been activated in support of a major contingency such as Operation Enduring Freedom or Operation Iraqi Freedom. Go to www.tricare.osd.mil/reserve/ for details.

Dental Care

Military dental facilities overseas treat family members on a space-available basis. The availability of appointments varies by location and circumstances—such as deployments. Therefore, active-duty and certain Reserve component families are encouraged to consider enrollment in the TRICARE Dental Program, which offers coverage for most dental procedures, including orthodontics and dental implants, for a low monthly premium. Active-duty families pay just \$10.51 for one family member and \$26.27 for multiple family members. For details, go to www.tricaredentalprogram.com.

NEXT WEEK: Know How to Get Care